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Wisconsin Medicare beneficiaries who live in nursing homes and assisted living facilities will need help in selecting and enrolling in an appropriate Medicare Prescription Drug program provider. The number of available choices is impressive, but there are important differences between the providers that can have a major impact on the usefulness of a plan to a particular individual.

The Medicare Prescription Drug program (Part D) is structured in such a way as to allow private insurers to provide drug benefits under the Medicare umbrella for seniors and disabled persons who are enrolled in the federal program. Some individuals who are eligible for both Medicare and Medicaid will be automatically enrolled in a Part D plan, but it may not be the right plan for that person. Others will have to select and enroll themselves into a plan. There are rules that will allow people to change plans after enrollment, but these rules differ based on the person's eligibility for Medicaid and on when the individual first applies for Part D. The insurers can charge a basic premium in addition to the funding that they receive from Medicare to enroll persons who are eligible. These premiums, if the insurer chooses to charge them, can vary from company to company.

In addition, the federal government has instituted a program to assist those persons with very low incomes to participate in Part D. An application for this low income assistance needs to be completed and sent to the Social Security Administration before any assistance will be made available.

Not every Part D provider will cover the same medications. Each insurer must have a list of drugs that it will pay for, called a formulary. If the drug that a particular person is taking does not appear on the formulary, then the patient must either ask her or his physician to change the prescription to a drug that is covered, continue to pay for the medication out-of-pocket, or select a different Part D provider that does cover the medication.

These concerns are but a few of the potential difficulties that a person may encounter in signing up for the Part D benefit under Medicare. It is critical that long term care providers like nursing homes and assisted living facilities be aware of the processes and potential problems that their residents may face in obtaining coverage for their medications. The book of rules governing the Part D program is huge and interpreting it is a difficult task for even the most experienced insurance professionals. If the resident or her or his guardian or Power of Attorney cannot navigate the process of enrolling, they will need assistance and will likely look first to the care provider for this help.

It should be obvious that taking advantage of the benefits under Part D is no simple matter. The Board on Aging and Long Term Care strongly encourages any person or care provider who is in a position of responsibility for the well-being of a long term care consumer over the age of 60 to contact the Prescription Drug Helpline at (866) 926.8211 . If the consumer is under the age of 60, contact the Disability Drug Benefit Helpline at (800) 926.4862 .

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